



FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 6 Week ending February 10, 2024

Board Actions

Forms

FR 4035—final Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Rules Regarding Availability of Information.

Approved: February 9, 2024

FR 4100—final Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Provisions Associated with the Guidance on Response Programs for Unauthorized Access to Customer Information and Customer Notice.

Approved: February 9, 2024

FR 4202—initial Board review to extend without revision the Recordkeeping Provisions Associated with Stress Testing Guidance.

Approved: February 9, 2024

FR F—initial Board review to extend without revision the Recordkeeping Requirements Associated with Regulation F.

Approved: February 9, 2024

FR G-1, G-2, G-3, G-4, T-4, and U-1—initial Board review to extend with revision the Margin Credit Reports.

Approved: February 9, 2024

FR O—final Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Regulation O.

Approved: February 9, 2024

Personnel

Division of Management—appointment of Donald C. Hayes as associate director and chief of the Law Enforcement Unit.*

Approved: January 19, 2024

*Addition

Division of Supervision and Regulation—appointment of Margaret Sherry as deputy associate director.*

Approved: January 11, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

San Francisco

Bank of the Orient, San Francisco, California—to establish a branch at 1423 Burlingame Avenue, Burlingame, California.

Approved: February 7, 2024

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: February 7, 2024

Change in Bank Control

Kansas City

Community First Bancshares, Inc., Butler, Missouri—the Bruce Jessup Trust, Bruce Jessup and Terrie Jessup, co-trustees, all of Butler, Missouri, to retain voting shares of Community First Bancshares, Inc., and thereby indirectly retain voting shares of Community First Bank, Butler, Missouri. Bruce Jessup was previously approved to control Community First Bancshares, Inc.

Permitted: February 5, 2024

First American Bancshares, Inc., Union Star, Missouri—Rebecca Yarbrough, St. Joseph, Missouri, and Dallas Forrest, Columbia, Missouri, to form the Maudlin Family control group, a group acting in concert, to retain voting shares of First American Bancshares, Inc., and thereby indirectly retain voting shares of First Security Bank, Union Star, Missouri.

Permitted: February 8, 2024

Extensions of Time

Secretary

JPMorgan Chase & Co., New York, New York—extension of time to meet certain regulatory reporting requirements.

Granted: February 5, 2024

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: February 8, 2024

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: February 8, 2024

Savings and Loan Holding Companies

Secretary

Oconee Federal, MHC, Seneca, South Carolina—to amend its charter in relation to its acquisition of Mutual Savings Bank, F.A., Hartsville, South Carolina.*

Approved: January 29, 2024

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANKSHARES, INC.	Change in Bank Control	Castle Creek Capital Partners VIII, LP, San Diego, California, to acquire voting shares of Blue Ridge Bankshares, Inc., of Charlottesville, VA, and thereby indirectly acquire voting shares of Blue Ridge Bank, National Association, of Martinsville, VA.	Newspaper: Federal Register:	Not available Not available

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District: 3

Federal Reserve Bank of Philadelphia

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
JOHNSON BANK	* Branch (Domestic)	Johnson Bank, Racine, Wisconsin to establish a branch at 4120 N Galaxy Dr., Appleton, Wisconsin.	Newspaper: Federal Register:	02/15/2024 Not applicable
PETEFISH, SKILES BANCSHARES, INC.	Change in Bank Control	Notice by Andrew Prather, Tina Prather, both of Petersburg, Illinois, Elizabeth A. Prather, Virginia, Illinois, and the Laura J. Prather Trust, Creve Coeur, Missouri, Laura J. Prather, Trustee, Creve Coeur, Missouri, all acting in concert with the Prather Family Control Group, for approval to retain the voting shares of Petefish, Skiles Bancshares, Inc. and thereby indirectly retain voting shares of Petefish, Skiles & Company, both of Virginia, Illinois and The First National Bank of Beardstown, Beardstown, Illinois.	Newspaper: Federal Register:	Not available 11/16/2023
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, LP, San Diego, California, to acquire voting shares of Tri-County Financial Group, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Mendota, Illinois.	Newspaper: Federal Register:	Not available 02/12/2024

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District: 7

Federal Reserve Bank of Chicago

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643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	S	Int Small Bank
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	S	Int Small Bank
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUFFALO BANCSHARES, INC.	Change in Bank Control	Notice by Rondal L. Wright Irrevocable Grantor Trust, R. Brent Wright individually and as trustee, both of Glasgow, Kentucky, to acquire 25 percent or more of the voting shares of Buffalo Bancshares, Inc., and thereby indirectly control Bank of Buffalo, both of Buffalo, Kentucky.	Newspaper: Federal Register:	
DREW BANCSHARES, INC.	Change in Bank Control	Notice by Bennie F. Ryburn, III, Ray Morrison Ryburn, Marion B. Ryburn, and Halley A. Ryburn, all of Monticello, Arkansas; Angelia D. Ryburn, Wilmar, Arkansas; Margaret Anne Ryburn, Atlanta, Georgia; and Madison A. Ryburn, Dallas, Texas, to join the Ryburn Family Control Group acting in concert, to retain 25 percent or more of the shares of and thereby retain control of Drew Bancshares, Inc., which controls Commercial Bank & Trust, both of Monticello, Arkansas.	Newspaper: Federal Register:	02/24/2024 02/27/2024
MIDWEST REGIONAL BANCORP, INC.	Change in Bank Control	Notice by The Michael F. Bender Revocable Living Trust, Michael F. Bender and Diane M. Bender as co-trustees; and The Diane M. Bender Revocable Living Trust, Michael F. Bender and Diane M. Bender as co-trustees, all of Farmington, Missouri, to join the previously approved Bender Family Control Group and to retain 10 percent or more of the voting shares of Midwest Regional Bancorp, Inc., Festus, Missouri, and thereby indirectly retain control of Midwest Regional Bank, Clayton, Missouri.	Newspaper: Federal Register:	02/21/2024 02/27/2024
RELYANCE BANK	* Branch (Domestic)	Relyance Bank, White Hall, Arkansas, to establish a branch facility to be located at 100 West Carpenter Street, Benton, Arkansas	Newspaper: Federal Register:	02/19/2024 Not applicable

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District: 8

Federal Reserve Bank of St. Louis

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank
266945	MONTICELLO BKG CO, MONTICELLO, KENTUCKY	01/27/2024	09/05/2023	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
MINNESOTA COMMUNITY BANCSHARES, INC.	Change in Bank Control	Mark J. Heinemann Trust Agreement dated January 23, 2024, with Mark Heinemann and Allison Berg Heinemann as co-trustees, all of Albert Lea, Minnesota; Leslie Heinemann and Lisbeth Heinemann, both of Flandreau, South Dakota; and Thomas T. Berg and Paula D. Berg, both of Albert Lea, Minnesota, all as members of the Heinemann Family Control Group, a group acting in concert, to acquire voting shares of Minnesota Community Bancshares, Inc., and thereby indirectly acquire voting shares of Arcadian Bank, both of Albert Lea, Minnesota.	Newspaper: Federal Register:	03/01/2024 Not available

District: 9

Federal Reserve Bank of Minneapolis

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE RIDGE BANCSHARES, INC.	Change in Bank Control	David Esry, Lee's Summit, Missouri; individually, as trustee, general partner, and custodian for minor children, of the The Esry Family Trust, Independence, Missouri; William Esry, Independence, Missouri; Marcie Esry, Sarasota, Florida; and David Esry, Lee's Summit, Missouri, as co-trustees, to join the Esry Family Group, a group acting in concert, to retain voting shares of Blue Ridge Bancshares, Inc., and thereby indirectly retain voting shares of Blue Ridge Bank, both of Independence, Missouri. The Board has previously permitted William Esry, Marcie Esry, and David Esry, all individually to become members of the Esry Family Group.	Newspaper: Federal Register:	Not available 02/26/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC., ESOP	Change in Bank Control Change in Bank Control	<p>Notice submitted by Jill Castilla, Youssi Farag, and Lisa Trent, all of Edmond, Oklahoma, as trustees of the Citizens Bancshares, Inc., Employee Stock Ownership Plan (the "ESOP"), Edmond, Oklahoma, to retain their respective ESOP positions and thereby control of the ESOP. The ESOP is a registered bank holding company that controls Citizens Bancshares, Inc., parent of The Citizens Bank of Edmond, both of Edmond, Oklahoma.</p> <p>Jill Castilla, Edmond, Oklahoma; individually and as Trustee of the Citizens Bancshares, Inc., Employee Stock Ownership Plan (the "ESOP"), to retain voting shares of Citizens Bancshares, Inc. (the "Corporation"), and thereby indirectly acquire voting shares of The Citizens Bank of Edmond, both of Edmond, Oklahoma; and to join Randal K. Granzow as a family group acting in concert that controls 25 percent or more of the Corporation.</p>	Newspaper: Federal Register:	Not available 02/26/2024
FIRST COMMUNITY BANK	* Branch (Domestic)	First Community Bank, Beemer, Nebraska, to establish a branch located at 2850 Elk Lane, Fremont, Nebraska.	Newspaper: Federal Register:	Not available Not applicable
PANHANDLE BANCSHARES, INC.	* 3A5	Panhandle Bancshares, Inc., Guymon, Oklahoma, to merge with Spearman Bancshares, Inc., Spearman, Texas, and indirectly acquire First National Bank, Spearman, Texas.	Newspaper: Federal Register:	Not available 03/18/2024

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District: 10

Federal Reserve Bank of Kansas City

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1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORIGIN BANK	* Branch (Domestic)	Application by Origin Bank, Choudrant, Louisiana to establish a branch located at 1450 West Government Street, Suite A, Brandon, Mississippi 39042.	Newspaper: Federal Register:	02/16/2024 Not applicable
PLAINSCAPITAL BANK	* Branch (Domestic)	PlainsCapital Bank, University Park, Texas, to establish a branch at 513 West Oak Street, Suite 100, Denton, Texas	Newspaper: Federal Register:	02/19/2024 Not applicable

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District: 11

Federal Reserve Bank of Dallas

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3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 10, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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